

Memorandum of Understanding

1. FCB Commodities, LLC a company registered in the State of New York, represented by Dwight Crescioni, holder of American passport # 526251024, has prepared an investment opportunity to raise funds for humanitarian projects in Asia, in particular, but not limited to, Indonesia.

Involved in the program is an Indonesian Bank which holds the funds for the investment as well as HSBC Hong Kong which will run the transaction under the supervision of the Central Bank in Hong Kong.

Similar investment programs have successfully been executed with five Sovereign entities.

To prepare the transaction on the banking level an amount of \$150,000 USD (one hundred and fifty thousand United States Dollars) is needed.

2. Roxana Berenice Castro Ajmad is ready, willing and able to cover the amount of \$150,000 USD after signing this agreement.

The return of investment will be \$2,000,000 USD (two million United States Dollars) to be paid by FCB Commodities LLC to Law offices of Dean Mastrangelo, PC on behalf of Roxana Berenice Castro Ajmad within 30 banking days after receiving the \$150,000 USD in its bank account as referenced below.

FCB Commodities will also provide a pay order in favor of Law offices of Dean Mastrangelo, PC, warranting the payment of \$2,000,000 USD, as soon as the respective basic Joint Venture Financing Agreement between the parties involved in the investment program is stipulated, a process that FCB Commodities is accompanying.

December 11, 2018

FCB Commodities LLC


Dwight Crescioni, Director

Accepted and Agreed:


Roxana Berenice Castro Ajmad